

In re:  
Robert A Bender  
Debtor

Case No. 15-16156-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 16, 2021

User: admin  
Form ID: 138NEW

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2021:

Recip ID	Recipient Name and Address
db	+ Robert A Bender, 4004 Carteret Drive, Philadelphia, PA 19114-2111
13586950	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, P.O. Box 982235, El Paso, TX 79998-2235
13659988	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13586951	Boscov's, P.O. Box 71106, Charlotte, NC 28272-1106
13586959	+ Citibank, N.A., P.O. Box 6189, Sioux Falls, SD 57117-6189
13621829	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
13668653	+ Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
13586970	+ TD Bank USA, P.O. Box 673, Minneapolis, MN 55440-0673
13586971	+ Trumark Financial Credit Union, 1000 Northbrook Dr, Trevose, PA 19053-8430

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 17 2021 03:35:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 17 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 17 2021 03:35:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/PDF: gecsed@recoverycorp.com	Apr 17 2021 04:00:19	Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13610395	Email/PDF: resurgentbknofications@resurgent.com	Apr 17 2021 03:52:39	CACH, LLC, PO BOX 10587, Greenville, SC 29603-0587
13586953	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 17 2021 04:10:12	Capital One, P.O. Box 85520, Richmond, VA 23285
13586955	Email/Text: bankruptcy@cavps.com	Apr 17 2021 03:34:00	Cavalry Portfolio Service, P.O. Box 27288, Tempe, AZ 85285
13595559	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 17 2021 04:10:12	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13586954	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 17 2021 04:10:11	Capital One Retail Services, P.O. Box 5893, Carol Stream, IL 60197-5893
13606335	+ Email/Text: bankruptcy@cavps.com	Apr 17 2021 03:34:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13586957	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 17 2021 03:53:01	Citibank, P.O. Box 6497, Sioux Falls, SD 57117-6497

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13586958	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 17 2021 04:03:38	Citibank, N.A., P.O. Box 6283, Sioux Falls, SD 57117-6283
13586960	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 17 2021 04:01:52	Citibank, N.A., P.O. Box 6497, Sioux Falls, SD 57117-6497
13586961	Email/Text: mrdiscen@discover.com	Apr 17 2021 03:31:00	Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850
13586966	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 17 2021 04:11:19	Macy's, 9111 Duke Blvd, Mason, OH 45040
13683078	Email/Text: bnc-quantum@quantum3group.com	Apr 17 2021 03:32:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
13598587	Email/Text: mrdiscen@discover.com	Apr 17 2021 03:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13586962	Email/PDF: gecsed@recoverycorp.com	Apr 17 2021 03:50:19	GAP Visa/GECRB, P.O. Box 960017, Orlando, FL 32896-0017
13586963	Email/PDF: gecsed@recoverycorp.com	Apr 17 2021 04:09:34	JCPenney, P.O. Box 965009, Orlando, FL 32896-5009
13586956	Email/PDF: ais.chase.ebn@americaninfosource.com	Apr 17 2021 03:51:07	Chase Card, P.O. Box 15298, Wilmington, DE 19850
13586964	Email/Text: camanagement@mtb.com	Apr 17 2021 03:32:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
13604210	Email/Text: camanagement@mtb.com	Apr 17 2021 03:32:00	M&T BANK, PO BOX 1288, Buffalo, NY 14240
13586965	Email/Text: camanagement@mtb.com	Apr 17 2021 03:32:00	M&T Bank, 1 Fountain Plaza, FL 4, Buffalo, NY 14203
13722835	Email/Text: bnc-quantum@quantum3group.com	Apr 17 2021 03:32:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13592566	Email/PDF: rmsced@recoverycorp.com	Apr 17 2021 04:11:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13586967	Email/PDF: gecsed@recoverycorp.com	Apr 17 2021 04:00:19	Sam's Club/GECRB, P.O. Box 530942, Atlanta, GA 30353-0942
13586969	+ Email/PDF: gecsed@recoverycorp.com	Apr 17 2021 04:00:19	Synchrony Bank, P.O. Box 965005, Orlando, FL 32896-5005
13586968	+ Email/PDF: gecsed@recoverycorp.com	Apr 17 2021 04:09:42	Synchrony Bank, 950 Forrer Blvd, Kettering, OH 45420-1469
13597127	+ Email/Text: bncmail@w-legal.com	Apr 17 2021 03:34:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13586972	Email/PDF: gecsed@recoverycorp.com	Apr 17 2021 04:00:20	Walmart/GECRB, P.O. Box 530927, Atlanta, GA 30353-0927

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2021 at the address(es) listed below:

Name	Email Address
ANDREW F GORNALL	on behalf of Creditor M&T Bank agornall@kmlawgroup.com bkgroup@kmlawgroup.com
BRAD J. SADEK	on behalf of Debtor Robert A Bender brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
JOSHUA I. GOLDMAN	on behalf of Creditor M&T Bank Josh.Goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
THOMAS I. PULEO	on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Robert A Bender  
Debtor(s)

Bankruptcy No: 15-16156-mdc  
Chapter: 13

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**NOTICE OF DEADLINES**

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 4/16/21